Net bank credit to women

2006. DR. DASARI NARAYANA RAO: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether all public sector banks have to earmark 5 per cent of their net bank credit for lending to women under various general and Government sponsored schemes;

(b) if so, the details thereof;

(c) whether it is also a fact that banks are not adhering to it and not generating data of coverage of women entrepreneurs scheme-wise and State-wise; and

(d) if the answer to part (c) above be in the negative, what is the bank-wise data of credit provided to women under various schemes during the last two years, scheme-wise and State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) and (b) Reserve Bank of India (RBI) has reported that all Public Sector Banks have been advised to earmark 5 per cent of their Net Bank Credit (NBC) for lending to women by 31st March, 2004. The schemes which will enable women to avail of credit from Public Sector Banks are general and bank specific schemes. Women are provided credit by banks under priority and non-priority sector. The general schemes are Prime Minister's Rozgar Yojana, Swarna Jayanti Gram Swarozgar Yojana, Swarna Jayanti Shahari Rozgar Yojana, Differential Rate of Interest Scheme and Micro Credit Scheme etc. The bank specific schemes are Priyadarshini Scheme (Bank of India), Shree Shakti Package Scheme (State Bank of India), Pigmy Deposit Scheme (Syndicate Bank), Viklang Mahila Vikas Yojana (Union Bank of India) and Kalyani (Central Bank of India).

(c) and (d) RBI does not generate data on the projected coverage of women entrepreneurs through the above mentioned programmes. However, as per the information available with RBI bank-wise data as on June 2002 on credit given to women by banks under priority and non-priority sectors, under micro credit, SSI, under various Government sponsored programmes and others are given in the enclosed Statement.

Statement

Statement showing particulars of credit to women in the books of public sector banks for the quarter ended June, 2002

(Amt. in Lakh)

Name of the Bank	Net Bank Credit	Credit to Women			Of Credit to Women				Of the credit to Women under Priority Sector							
					Under P/S		Under Non P/S		Under Micro Credit		Under SSI		Under Govt. Sponsored Programme		Others	
		No. of A/cs	Amt. O/s	% to NBC	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s
Allahabad Bank	1108819	174000	35333.7	3.19	109000	22116.8	65000	13216.8	1500	354.2	15000	2415.9	77000	10046.0	35000	9465.0
Andhra Bank	1008878	169377	68567.0	6.80	118836	35268.0	50741	33301.0	32802	6258.0	1464	7138.0	46459	9771.0	40064	12564.0
Bank of Baroda	2195150	297515	85894.3	3.91	213269	49984.7	84245	35909.6	7519	1824.4	4416	1519.7	101364	16884.7	99870	29756.0
Bank of India	3008029	249890	74952	2.49	167402	45694.0	82433	29253.0	101234	18990.0	4339	1947.9	124328	28925.0	73649	22621.0
Bank of Maharashtra	843408	124399	42724.2	5.07	77058	26186.3	47341	16537.9	1580	510.0	2643	1085.6	52468	9438.7	23306	16166.6
Canara Bank	2641300	630353	191505.0	7.25	543042	145375.0	87311	46130.0	116268	12993.0	12863	13917.0	155249	32143.0	558342	97458.0
Central Bank of India	2093500	129418	30782.0	1.47	109505	25208.0	9913	5574.0	52240	3238.0	6569	7748.0	30669	5924.0	54793	8170.0
Corporation Bank	1021328	48648	24907.8	2.32	29956	17410.8	18692	7497.0	1859	368.4	1172	1923.1	8886	1618.5	18962	13689.1
Dena Bank	772192.41	41292	19687.5	255	31941	16172.8	9351	3514.7	658	83.6	1146	4596.2	14669	11372.2	30795	11576.6
Indian Bank	1053047	312113	71585.0	6.80	175939	35615.4	136174	35969.6	158916	3484.5	1558	2052.1	64104	15861.7	111721	25993.9
Indian Overseas Bank	1485935	275787	60437.4	4.07	180184	40018.6	95603	20418.9	14726	3714.4	2799	8390.3	35506	9952.0	12753	17961.9
Oriental Bank of Commerce	1433038	54756	41050.7	2.86	41552	27807.9	13204.8	13204.8	2856	807.2	1044	5942.4	20937	4395.5	6351	15771.2
Punjab National Bank	3400700	365109	1052.0	3.09	307372	760.2	57737	291.8	2555	10.5	20773	162.3	172653	234.6	109484	420.3
Punjab & Sind Bank	540144	31784	19472.0	3.60	20018	10250.0	11765	9222.0	1680	583.0	1174	2237.0	10117	2969.0	8461	5079.0
Syndicate Bank	1134011	218597	51658.0	4.56	128264	29914.0	90333	21744.0	9865	1744.0	1931	2892.0	34907	5233.0	81761	20045.0
Union Bank of India	2019459	194564	65250.8	3.23	171461	50126.7	23103	15124.3	7522	1645.8	7160	10674.3	64531	11371.2	17673	12755.4
United Bank of India	745900	116518	19663.1	2.63	90522	11788.2	25994	7874.9	21811	2301.5	9897	1997.6	60115	6802.9	11441	2098.3
UCO Bank	1183000	114795	28908.0	2.44	94919	18683.0	19876	10225.0	5671	1433.0	3318	2553.0	66483	8369.0	25936	9514.0
Vijaya Bank	568900	87763	28045.6	4.93	68446	18240.4	19317	9805.2	1288	282.4	1628	1659.0	22329	4479.3	39798	11199.2
State Bank of India	9657045	1229645	208914.0	2.16	1046167	150897.0	183478	58017.0	504986	45248.0	58924	22164.0	271852	35981.0	212405	47504.0
State Bank of Bikaner & Jaipur	590521	77424	17704.2	3.00	67337	12972.9	10087	4731.4	394	56.8	3644	1733.5	25087	3514.4	38212	7668.1
State Bank of Hyderabad	804715	434304	48663.0	6.04	214425	25576.0	219879	23087.0	22012	3540.0	15283	9020.0	23075	4590.0	154054	8426.0
State Bank of Indore	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
State Bank of Mysore	414763	76418	28702.0	6.92	35328	14905.0	41082	13797.0	16920	1658.0	3215	397.0	19444	14232.0	4173	937.0
State Bank of Patiala	838004	25137	13925.5	1.66	21507	9881.7	3630	4043.8	2735	1834.0	193	3267.4	10243	3439.5	8336	1340.0
State Bank of Saurashtra	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
State Bank of Travancore	437784	237811	26244.0	5.99	195575	2176.0	42238	4538.0	1717	351.0	42896	12258.0	15399	6441.0	137612	1532.0
TOTAL	40995684	5717615	1306268	3.19	4258823	892572	1448739	443028.5	1080814	1132940	223049	1298805	1527985	263983.1	1914952	4107096